

City of Tioga – HOME Program
Rehabilitation Assistance Program (HRA)
Housing Assistance with New Construction (HANC)
RSP #2020-0017

City of Tioga has received a HOME Program Contract # RSP 2020-0017 from the Texas Department of Housing and Community Affairs (TDHCA). The RSP agreement includes contracts: 1003035, 1003036, 1003037 and 1003038 for Housing Rehabilitation Assistance (HRA) and Housing Assistance with New Construction (HANC).

Housing Rehabilitation Assistance (HRA) is for the rehabilitation and/or reconstruction of single-family homes for low to moderate income homeowners. The assistance provided will be in the form of a 5-year deferred-forgivable grant or a 15-year deferred, forgivable loan, depending on the applicant's eligibility and program participation. Manufactured homes are eligible to receive assistance and have additional requirements.

To be eligible for the HRA program you must meet eligibility requirements as required by the TDHCA HOME rules which include but are not limited to: reside in the City of Tioga, own the home you are living in with a clear title to the property, be low to moderate income, live in a substandard home, be current on your property taxes, be willing to relocate during the demolition and reconstruction and be able to make your own arrangements to relocate.

Housing Rehabilitation Assistance with New Construction (HANC) provides, but is not limited to, mortgage financing to low-income homebuyers for acquisition and/or new construction of site-built housing. Funding is provided by the TDHCA to the homebuyer as a fixed-rate loan with a term of 15-30 years. Interest may be as low as zero percent. TDHCA rules regarding debt to income ratios and maximum mortgage limits apply.

Applications will be available to pick up beginning October 26, 2020, at the Tioga City Hall, 600 N. Main St., Tioga, TX, 76271 between the hours of 9:00 a.m. and 4:00 p.m.

Applications must be completed and returned to the Tioga City Hall at 600 Main St., Tioga, Texas 76271. Applications will be received for 30 days, will be placed in a random order, and will be considered based on eligibility according to program rules. Applications received after the initial 30 days will be considered on a first-come, first eligible basis and all applications will be dependent on availability of funds. Incomplete applications are subject to disqualification. Persons with special needs, language interpretation needs, elderly or disabled individuals who may require accommodations should contact City Hall to arrange for special assistance. Servicios de traducción están disponibles a petición en el City Hall.



Number in Household	1	2	3	4	5	6	7	8
30% Median Household Income	15,300	17,500	19,700	21,850	23,600	25,350	27,100	28,850
50% Median Household Income	25,500	29,150	32,800	36,400	39,350	42,250	45,150	48,050
80% Median Household Income	40,800	46,600	52,450	58,250	62,950	67,600	72,250	76,900